

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re: §
§
KAPPEL, CANDACE A § Case No. 09-08410
§
Debtor(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Robert B. Katz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
 Document Page 3 of 12
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit A

Case No: 09-08410 JPC Judge: JACQUELINE P. COX
 Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz
 Date Filed (f) or Converted (c): 03/13/09 (f)
 341(a) Meeting Date: 04/23/09
 Claims Bar Date: 07/27/09

For Period Ending: 09/30/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Checking account with Chase Bank	156.00	0.00		0.00	FA
2. Personal used clothing	300.00	0.00		0.00	FA
3. Employer - Term Life Insurance - no cash surrender	0.00	0.00		0.00	FA
4. 401k through employer	3,204.64	0.00		0.00	FA
5. 2008 tax refund-received \$1080, debtor spent on da	0.00	0.00		0.00	FA
6. Personal injury claim; Kappel v. Beecham; case is	0.00	75,000.00		75,000.00	FA
7. 1 dog	0.00	0.00		0.00	FA
8. Post-Petition Interest Deposits (u)	Unknown	N/A		0.29	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$3,660.64	\$75,000.00	\$75,000.29	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee retained counsel and special counsel to pursue a cause of of action for a personal injury. Trustee and special counsel have spoken on a number of occasions relative to potential settlements of this cause of action. Case subsequently settled for &75,000.

Initial Projected Date of Final Report (TFR): 12/31/12

Current Projected Date of Final Report (TFR): 12/31/12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2237 Money Market Account (Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 10/05/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/28/11	6	Nationwide Insurance P.O. Box 182166 Columbus, OH 43218-2166	BALANCE FORWARD	1142-000	75,000.00		0.00 75,000.00
08/08/11		Transfer to Acct #*****2253	Bank Funds Transfer	9999-000		49,909.00	25,091.00
08/31/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.29		25,091.29
09/30/11	8	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.21		25,091.50

COLUMN TOTALS	75,000.50	49,909.00	25,091.50
Less: Bank Transfers/CD's	0.00	49,909.00	
Subtotal	75,000.50	0.00	
Less: Payments to Debtors		0.00	
Net	75,000.50	0.00	

Page Subtotals 75,000.50 49,909.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2253 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 10/05/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/08/11			BALANCE FORWARD				0.00
08/08/11	000101	Transfer from Acct #*****2237 Corboy & Demetrio 33 N. Dearborn Street 21st Floor Chicago, IL 60602	Bank Funds Transfer Per Court order 6/30/2011 \$18,750.00 Fees \$2,514.28 Expenses	9999-000	49,909.00	21,264.28	49,909.00 28,644.72
08/08/11	000102	Candace A. Kappel 315 W. 29th St. Chicago, IL 60616	Fees 18,750.00 Expenses 2,514.28 DEBTOR'S EXEMPTION	3210-600 3220-610 8100-002		15,000.00	13,644.72
08/08/11	000103	State Farm Insurance	Per Court order 6/30/2011 Medical Lien	4210-000		500.00	13,144.72
08/08/11	000104	United Health Care	Per Court order 6/30/2011 Medical Lien	4210-000		1,350.00	11,794.72
08/08/11	000105	CIGNA HealthCare c/o ACS Recovery Services 1301 Basswood Road Schaumburg, IL 60173	Per Court order 6/30/11 Medical Lien	4210-000		11,794.72	0.00

COLUMN TOTALS	49,909.00	49,909.00	0.00
Less: Bank Transfers/CD's	49,909.00	0.00	
Subtotal	0.00	49,909.00	
Less: Payments to Debtors		15,000.00	
Net	0.00	34,909.00	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market Account (Interest Earn - *****2237	75,000.50	0.00	25,091.50
Checking Account (Non-Interest Earn - *****2253	0.00	34,909.00	0.00

Page Subtotals 49,909.00 49,909.00

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-08410 -JPC
Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz
Bank Name: BANK OF AMERICA
Account Number / CD #: *****2253 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9801
For Period Ending: 10/05/11

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					75,000.50	34,909.00	25,091.50
					=====	=====	=====
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Trustee's Signature: /s/ Robert B. Katz Date: 10/05/11
ROBERT B. KATZ

Page Subtotals 0.00 0.00

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number: 09-08410		Page 1		Date: September 30, 2011		
Debtor Name: KAPPEL, CANDACE A		Claim Class Sequence				
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3210-60	Corboy & Demetrio 33 N. Dearborn Street 21st Floor Chicago, IL 60602	Administrative	Per Court order 6/30/2011	\$21,264.28	\$21,264.28	\$0.00
001 3210-00	David R. Brown Springer, Brown, Covey, Gaertner & Davis 400 South County Farm Road Suite 330 Wheaton, IL 60187	Administrative		\$3,117.02	\$0.00	\$3,117.02
000005 050 4220-00	CIGNA HealthCare c/o ACS Recovery Services 1301 Basswood Road Schaumburg, IL 60173	Secured		\$11,794.72	\$11,794.72	\$0.00
999 8200-00	CANDACE A KAPPEL 315 W. 29TH ST. CHICAGO, IL 60616	Unsecured Surplus Funds		\$10,373.52	\$0.00	\$10,373.52
000001 070 7100-00	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS PREMIER CAR 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured		\$1,756.52	\$0.00	\$1,756.52
000002 070 7100-00	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS GOLD MASTER 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured		\$667.64	\$0.00	\$667.64
000003 070 7100-00	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of HSBC 25 SE 2nd Avenue Suite 1120 Miami FL 33131	Unsecured		\$3,086.46	\$0.00	\$3,086.46
000004 070 7100-00	AMERICAN INFOSOURCE LP AS AGENT FOR ASSET ACCEPTANCE ASSIGNEE/ VICTORIA'S SECRET / WFNNB PO Box 248838 Oklahoma City, OK 73124-8838	Unsecured		\$274.49	\$0.00	\$274.49

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Case Number:	09-08410	Page 2	Date: September 30, 2011
Debtor Name:	KAPPEL, CANDACE A	Claim Class Sequence	

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$52,334.65	\$33,059.00	\$19,275.65

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-08410

Case Name: KAPPEL, CANDACE A

Trustee Name: Robert B. Katz

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	CIGNA HealthCare c/o ACS Recovery Services 1301 Basswood Road Schaumburg, IL 60173	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Robert B. Katz	\$	\$	\$
Attorney for Trustee Fees: David R. Brown	\$	\$	\$
Attorney for Trustee Expenses: David R. Brown	\$	\$	\$
Other: Corboy & Demetrio	\$	\$	\$
Other: Corboy & Demetrio	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS PREMIER CAR 25 SE 2nd Avenue Suite 1120 Miami FL 33131	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of Sears - SEARS GOLD MASTER 25 SE 2nd Avenue Suite 1120 Miami FL 33131	\$	\$	\$
000003	Recovery Management Systems Corporation For Capital Recovery III LLC As Assignee of HSBC 25 SE 2nd Avenue Suite 1120 Miami FL 33131	\$	\$	\$
000004	AMERICAN INFOSOURCE LP AS AGENT FOR ASSET ACCEPTANCE ASSIGNEE/ VICTORIA'S SECRET / WFNNB PO Box 248838 Oklahoma City, OK 73124-8838	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.